CONTINUATION OF INSURANCE COVERAGE WHILE ABSENT FROM WORK

If an employee is absent from work by reason of authorized leave without pay, insurance coverage may be continued for a period of up to but not exceeding six months from the commencement of such absence, provided the premiums on behalf of that employee continue to be paid to the insurance company.

The employee who wishes continued coverage for this six month period must pay the entire monthly premium for that portion of the absence and should make arrangements to do so through his Departmental Personnel Office.

If an employee is absent from work by reason of:

a) approved sabbatical leave, or
b) serving on an assignment with the United Nations or a foreign or domestic government,

his insurance coverage will continue in force while on such leave for a period of time not to exceed one year from the commencement of such absence. The employee should make arrangements through his Departmental Personnel Office to ensure that continued premium payments will be made on his behalf to the insurance company.

TERMINATION OF INSURANCE

Insurance coverage ceases on the last day of the month in which:

a) the employee leaves his job with the Government, or
b) the group policy expires, or
c) the employee stops paying premiums, or
d) the employee reaches age 65.

This brochure is a summary of the principal features of the plan, but Group Policy No. 20570 issued to The Government of the Province of Alberta by Great-West Life is the governing document. In the event of any variation between the information in this summary and the provisions of the policy, the latter will prevail.

This Plan is underwritten by

THE
Great-West Life
ASSURANCE COMPANY

and has been arranged by
CHARLES A. KENCH & ASSOCIATES LIMITED

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GROUP LIFE INSURANCE PLAN

The Group Life Insurance Plan for government salaried employees was introduced September 1, 1968 and was a provision of a signed agreement negotiated between the Government of Alberta and the Civil Service Association of Alberta. Premium costs are shared by the Government and each participating employee. The monthly premium for each $1,000 of life insurance is $0.36 of which the Government pays $0.22 and the employee pays $0.14.

The plan is underwritten by the Great-West Life Assurance Company and the Government is the Group Policyholder. It is emphasized, however, that this is an employee plan in that each participating employee is insured for the applicable amount of life insurance as specified under "Schedule of Life Insurance and Premiums". An Insurance Committee is authorized by Order-In-Council to establish policies and procedures with respect to the operations of the plan. This committee has representation from both the Government and the Civil Service Association of Alberta and is advised by the consultants to the plan, Charles A. Kench and Associates Ltd.

ELIGIBILITY

If you are a new full-time or part-time salaried employee, you will automatically become insured under the plan on the first day of the month following the date your service commences. If you are a sessional, project or replacement employee, you will also become insured on the same date provided it is known at the time of employment your term of service will exceed six months. If, however, the term of service of a sessional, project or replacement employee is not known at the time of employment and such term of service does exceed six months, then insurance coverage commences the first day of the month following the date of completion of six months of service.

Seasonal and casual employees may not participate in the plan.

If you are away from work on the date when your insurance would normally start, it will not become effective until you return to work.

DEATH BENEFIT

In the event of an insured employee's death from any cause whatsoever, the amount of insurance for which that employee is entitled at the time of death is payable to the beneficiary designated by the employee.

SCHEDULE OF LIFE INSURANCE AND PREMIUMS

An employee's amount of life insurance is the amount equal to that integral multiple of $1,000 which is equal to or next higher than 250% of the employee's basic annual salary, but in no event more than $40,000*. The schedule setting out the amount of insurance and the monthly premium contributions according to the amount of an employee's basic annual salary is as follows:

Basic Annual Earnings	Amount of Insurance	Monthly Premiums Total	Prov. Gov't Contribution	Employee Contribution
$ 4,001 to $4,400	$11,000	$3.96	$2.42	$1.54
4,401 to 4,800	12,000	4.32	2.64	1.68
4,801 to 5,200	13,000	4.68	2.86	1.82
5,201 to 5,600	14,000	5.04	3.08	1.96
5,601 to 6,000	15,000	5.40	3.30	2.10
6,001 to 6,400	16,000	5.76	3.52	2.24
6,401 to 6,800	17,000	6.12	3.74	2.38
6,801 to 7,200	18,000	6.48	3.96	2.52
7,201 to 7,600	19,000	6.84	4.18	2.66
7,601 to 8,000	20,000	7.20	4.40	2.80
8,001 to 8,400	21,000	7.56	4.62	2.94
8,401 to 8,800	22,000	7.92	4.84	3.08
8,801 to 9,200	23,000	8.28	5.06	3.22
9,201 to 9,600	24,000	8.64	5.28	3.36
9,601 to 10,000	25,000	9.00	5.50	3.50
10,001 to 10,400	26,000	9.36	5.72	3.64
10,401 to 10,800	27,000	9.72	5.94	3.78
10,801 to 11,200	28,000	10.08	6.16	3.92
11,201 to 11,600	29,000	10.44	6.38	4.06
11,601 to 12,000	30,000	10.80	6.60	4.20
12,001 to 12,400	31,000	11.16	6.82	4.34
12,401 to 12,800	32,000	11.52	7.04	4.48
12,801 to 13,200	33,000	11.88	7.26	4.62
13,201 to 13,600	34,000	12.24	7.48	4.76
13,601 to 14,000	35,000	12.60	7.70	4.90
14,001 to 14,400	36,000	12.96	7.92	5.04
14,401 to 14,800	37,000	13.32	8.14	5.18
14,801 to 15,200	38,000	13.68	8.36	5.32
15,201 to 15,600	39,000	14.04	8.58	5.46
15,601 and over	40,000	14.40	8.80	5.60

*Employees who were participants prior to June 1, 1973 and who had the basic coverage and who, on or before August 31, 1973 elected to be insured for only the basic amount of life insurance will continue to have the $4,000 basic amount. The Government will pay 100% of the premiums for these employees.

Changes in amounts of life insurance due to a change in basic annual salary will be made on the first day of the month following the announcement of the change in salary.

OTHER IMPORTANT PROVISIONS OF THE GROUP LIFE PLAN

DISABILITY BENEFIT

Should an insured employee become totally disabled prior to reaching the age of sixty years and such disability continues until the date of death, the employee's life insurance will remain in force, without further premium payment, by him or the employer, throughout the entire period of disablement.

CONVERSION PRIVILEGE

Should an employee's insurance terminate because he has terminated his employment, including retirement, he may apply to Great-West Life Assurance Company for an individual life insurance policy, for an amount equal to or less than the amount of insurance covered under the Group Plan. Regular individual premiums will apply and will be based on the employee's attained age. This insurance is available without evidence of insurability if application is made within 31 days of termination. During this 31 day period, the employee's life insurance remains in force free of charge.

CHANGE OF BENEFICIARY PROVISION

An employee may change the designated beneficiary from time to time by completing a Change of Beneficiary form and filing it with his Departmental Personnel Office.

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